

<i>SERFF Tracking Number:</i>	<i>GEFA-125894796</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life and Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>40945</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.002 Joint (Last Survivor)</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>SUL PP Rider</i>		
<i>Project Name/Number:</i>	<i>SUL PPR Refile/11-2008</i>		

## Filing at a Glance

Company: Genworth Life and Annuity Insurance Company

Product Name: SUL PP Rider

SERFF Tr Num: GEFA-125894796 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed

State Tr Num: 40945

Adjustable Life

Sub-TOI: L09I.002 Joint (Last Survivor)

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: April Bauserman, Sharon

Disposition Date: 12/03/2008

Panzarino, J.R. Swisher

Date Submitted: 11/25/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: SUL PPR Refile

Status of Filing in Domicile: Pending

Project Number: 11-2008

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/03/2008

State Status Changed: 12/03/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Genworth Life and Annuity Insurance Company

NAIC# 4011-65536 FEIN# 54-0283385

Individual Life

Form numbers:

SERFF Tracking Number: GEFA-125894796 State: Arkansas  
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TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)  
Adjustable Life  
Product Name: SUL PP Rider  
Project Name/Number: SUL PPR Refile/11-2008

GLAULRPPR0308 et al Policy Protection Rider (APPROVED)  
GLAULRPPR0109-S Rider Schedule

#### Actuarial Memorandum

Dear Commissioner/Director:

Enclosed for your approval is the above referenced rider schedule. Upon approval and implementation, GLAULRPPR0109-S will replace previously approved rider schedule GLAULRPPR0308-S.

GLAULRPPR0109-S will be used with rider form GLAULRPPR0308 et al, which was approved by your department on 5/22/08 under state tracking number 39038.

The only difference between rider schedule GLAULRPPR0109-S and the previously approved schedule is that the Secondary Accumulation Factor on page 4 will vary by duration in addition to age and sex. No other changes have been made to the text of the Rider Schedule.

The information bracketed is variable and subject to change. A statement of variability for this Rider is attached.

Applicable certifications, filing forms and fees, if any, are enclosed.

This schedule was filed with the Virginia Insurance Department on 11/19/2008.

Thank you, in advance, for your assistance with this filing.

Sincerely,

April Bauserman  
(434) 948-5451  
April.Bauserman@genworth.com

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## Company and Contact

### Filing Contact Information

April Bauserman, Contracts SME April.Bauserman@genworth.com  
P O Box 1280 (888) 325-5433 [Phone]  
Lynchburg, VA 24502 (434) 948-5934[FAX]

### Filing Company Information

Genworth Life and Annuity Insurance Company CoCode: 65536 State of Domicile: Virginia  
6620 W Broad Street Group Code: 350 Company Type: LifeHealth &  
Annuity  
Richmond, VA 23230 Group Name: State ID Number:  
(804) 281-6600 ext. [Phone] FEIN Number: 54-0283385  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation: Per Arkansas filing fee requirement.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$20.00	11/25/2008	24147796

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/03/2008	12/03/2008

SERFF Tracking Number:	GEFA-125894796	State:	Arkansas
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Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium	Sub-TOI:	L09I.002 Joint (Last Survivor)
	Adjustable Life		
Product Name:	SUL PP Rider		
Project Name/Number:	SUL PPR Refile/11-2008		

## Disposition

Disposition Date: 12/03/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-125894796 State: Arkansas

Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 40945

Company Tracking Number:

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)

Adjustable Life

Product Name: SUL PP Rider

Project Name/Number: SUL PPR Refile/11-2008

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Statement of Variability		Yes
Form	Rider Schedule		Yes

SERFF Tracking Number: GEFA-125894796 State: Arkansas

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Adjustable Life

Product Name: SUL PP Rider

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## Form Schedule

**Lead Form Number:** GLAULRPPR0109-S

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GLAULRP PR0109-S	Schedule Pages	Rider Schedule	Initial			GLAULRPPR 0109-S.pdf

# RIDER SCHEDULE

## Rider Information

Rider

Policy Protection Rider

## Insured Information

Insured(s)

[JOHN DOE]

Premium Classification

[Standard No Nicotine Use]

Age Nearest Birthday/Sex

[35M]

[JANE DOE]

[Standard No Nicotine Use]

[35F]

## Owner and Beneficiary Information

Owner

AS DESIGNATED IN THE APPLICATION OR AS  
SUBSEQUENTLY CHANGED BY THE OWNER

Beneficiary

AS DESIGNATED IN THE APPLICATION OR AS  
SUBSEQUENTLY CHANGED BY THE OWNER

## Rider Factor(s) and Amount

(See the **Rider Calculations** section of this Rider.)

Primary Accumulation Factor -

[0.0117150] (monthly) (annual equivalent is [0.1500])

Secondary Accumulation Factor -

<u>Policy Year</u>	<u>Monthly Factor</u>	<u>Annual equivalent</u>
[1] – [3]	[0.0024663]	[0.0300]
[4] – [10]	[0.0032737]	[0.0400]
[11] – [36]	[0.0034745]	[0.0425]
[37] – [65]	[0.0153095]	[0.2000]
[66] & later	[0.0117149]	[0.1500]

The Rider Factor(s) are not used in the calculation of the policy value. For an explanation of the use of these factors, see the **Rider Calculations** section of this Rider.

Annual Tracking Amount

\$ [314.38] (See **Accumulated Tracking Amount** section.)

Annual Tracking Amount may be reduced as a result of a reduction of increased cost rating classes.



## SCHEDULE \*CONTINUED\*

### Table of Monthly Required Rider Premiums

The amount shown below for a particular policy year is applicable for each policy month of that entire Policy Year.

Policy Year	Monthly Required Rider Premium	Policy Year	Monthly Required Rider Premium
1	\$ 17.78	44	\$ 524.96
2	17.78	45	577.46
3	17.78	46	635.20
4	17.78	47	698.72
5	17.78	48	768.60
6	17.78	49	845.46
7	17.78	50	930.00
8	17.78	51	1,023.00
9	17.78	52	1,125.31
10	17.78	53	1,237.84
11	17.78	54	1,361.62
12	17.78	55	1,497.78
13	20.19	56	1,647.56
14	23.22	57	1,767.69
15	26.43	58	1,926.83
16	29.87	59	2,119.51
17	33.68	60	2,331.47
18	37.88	61	2,564.61
19	42.56	62	2,821.08
20	47.68	63	3,095.93
21	53.50	64	3,184.70
22	59.91	65	3,358.71
23	66.88	66	3,609.67
24	74.40	67	3,865.45
25	82.43	68	4,152.72
26	92.37	69	4,468.66
27	102.24	70	4,819.25
28	113.35	71	5,201.03
29	125.38	72	5,596.25
30	138.23	73	6,004.25
31	152.06	74	6,417.62
32	167.27	75	6,849.71
33	183.99	76	7,293.34
34	202.39	77	7,722.85
35	222.63	78	8,142.18
36	244.90	79	8,167.24
37	269.39	80	8,167.24
38	296.32	81	8,167.24
39	325.96	82	8,167.24
40	358.55	83	8,167.24
41	394.41	84	8,167.24
42	433.85	85	8,167.24
43	477.24	86	8,167.24
		87 & later	0.00

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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 11/10/2008

#### Comments:

#### Attachment:

Arkansas Cert signed.pdf

### Review Status:

**Satisfied -Name:** Application 11/10/2008

#### Comments:

The apps to be used with this policy form are Form No. 599L2 and GEFA-504. 599L2 was approved by your department on 4/6/2005. GEFA-504 was approved on 5/30/2000.

### Review Status:

**Satisfied -Name:** Statement of Variability 11/24/2008

#### Comments:

#### Attachment:

SUL Rider SOV.pdf



# MEMORANDUM

Genworth Life and Annuity Ins Co  
Product Development Department  
PO Box 1280  
700 Main St  
Lynchburg, VA 24505  
434 845.0911, extension 4325  
www.genworth.com

Date: November 24, 2008

To: Commissioner of Insurance,  
State of Arkansas


From: Kurt A. Guske

Re: Form No. GLAULRPPR0109-S

Rider Schedule

I hereby certify that to the best of my knowledge, information, and belief the rates submitted are in compliance with the provisions of Rule and Regulation 19, Section 8, and that said rates conform to all Arkansas insurance statutes and departmental requirements.

November 24, 2008  
Date

  
Kurt A. Guske, FSA, MAAA  
Vice President

Statement of Variability for Form GLAULRPPR0109-S  
Genworth Life and Annuity Insurance Company

Variable Data - Bracketed	Explanation
<b>GLAULRPPR0109-S</b>	
Insured (s)	Reflects actual name of the first Insured.
Premium Classification	Reflects the premium classification assigned to the first Insured as of the Policy Date.
Issue Age	Reflects the insurance age of the first insured based on the first insured's closest birthday
Sex	Reflects the sex at birth of the first insured.
Insured	Reflects actual name of the second Insured
Premium Classification	Reflects the premium classification assigned to the second Insured as of the Policy Date.
Issue Age	Reflects the insurance age of the second insured based on the second insured's closest birthday
Sex	Reflects the sex at birth of the second insured.
Owner	Refers to the application and the name of the owner as stated on the application; would permit a change to reflect the actual name of Owner
Beneficiary	Refers to the application and the name of the beneficiary as stated on the application; would permit a change to reflect actual name of Beneficiary
Secondary Accumulation Factor	Varies by the age of the youngest insured and is based on age, sex, premium class, and duration. The range is 0% to 50%.
Annual Tracking Amount	Varies based on age, sex, and premium class of each of the insureds and the selected Specified Amount.
Table of Monthly Required Rider Premiums	Reflects the amount of monthly premium required to maintain the Policy Protection Rider.